

From: Deidra McMillan

Subject: Study on Credit Bureaus Handling of Disputes

Date: Sep 13, 2004

Proposal: Notice of Study and Request for
Information - Fair and Accurate Credit Transactions of 2003 (FACT Act)
Document ID: OP-1209
Press Release Date: 08/05/2004
Name: Deidra McMillan
Affiliation:
Category of
Affiliation:
Address1: 114-72 Francis Lewis Blvd
Address2:
City: Cambria Heights
State: NY
Country: UNITED STATES
Country Code: 840
Zip: 11411
PostalCode: n/a

Comments:

@@@I had an auto loan with Chase. My car was repossessed but included in my bankruptcy 5 months later. I got a call from Chase telling me if I paid them x amount of dollars they would update my credit reports to show paid as full. They sent me a letter stating it was paid as full. When I pulled my reports from the 3 bureaus I saw it was reporting as a charge off so I immediately sent in the letter stating it was paid as full and the credit bureaus still have not updated it. That is my problem.

IP: 68.160.240.16
User Agent: Mozilla/4.0 (compatible; MSIE 6.0;
Windows 98)